

Applicants have amended independent claims 15, 20, 23, 35-37, 42-47, 52 and 53 in accordance with the amendment made to claim 1, and respectfully submit that independent claims 9, 30, 34, 38-41 and 48-51 already contain language in accordance with the amendment made to claims 1, 15, 20, 23, 35-37, 42-47, 52 and 53. Dependent claim 2 has been amended for consistency with amended claim 1, and claims 30 and 31 have been amended to correct minor typographical errors. Accordingly, Applicants respectfully submit that, as amended, claims 1, 35, 36, 37, 52 and 53 are not anticipated by Watson, that, as amended, claims 2-34 and 38-51 are patentable over Watson in view of Barber et al. and that, as amended, claims 1-53 are in condition for allowance.

Applicants have added new claims 54-56 that include all of the limitations of claims 1, 34 and 35, respectively. Claims 54-56 also require either authorizing a party to charge a transaction amount to a first financial account (claims 54 and 56) or processing a plurality of entries, each entry including charge data that indicates a transaction amount that was authorized to be charged to a first financial account (claim 55). Because claims 54-56 require all of the limitations of claims 1, 34 and 35, respectively, claims 54-56 are also allowable over the prior art of record.

Conclusion

For the foregoing reasons it is submitted that all of the claims are now in condition for allowance and the Patent Examiner's early re-examination and reconsideration are respectfully requested. Alternatively, if there remains any question regarding the present application or any of the cited references, or if the Patent Examiner has any further suggestions for expediting allowance of the present application, the Patent Examiner is cordially requested to contact Brian M. Dugan at telephone number (203) 461-7121 or via electronic mail at bdugan@walkerdigital.com.

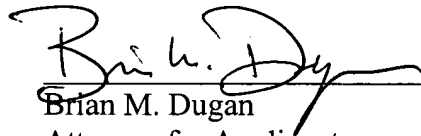
Petition for Extension of Time to Respond.

Applicants hereby petition for a two-month extension of time with which to respond to the Office Action. Please charge \$380.00 for this petition to our Deposit Account No. 50-0271. Please charge any additional fees that may be required for this Response, or credit any overpayment to Deposit Account No. 50-0271.

If an additional extension of time is required in addition to that requested in a petition for an extension of time, please grant a petition for that extension of time which is required to make this Response timely, and please charge any fee for such extension to Deposit Account No. 50-0271.

Respectfully submitted,

May 25, 2000
Date


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